

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

GARY F ERNAT  
BRIDGET S ERNAT  
Debtor(s)

Case No. 07-12589

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/15/2007.
- 2) The plan was confirmed on 09/19/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/23/2012.
- 5) The case was converted on 03/27/2012.
- 6) Number of months from filing to last payment: 51.
- 7) Number of months case was pending: 57.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$27,950.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$50,250.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$50,250.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,474.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,621.08
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$5,095.08**

Attorney fees paid and disclosed by debtor: \$1,026.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMCORE BANK	Secured	11,560.00	11,559.78	11,559.78	11,559.78	1,368.44
BAC HOME LOAN SERVICING	Secured	NA	0.00	0.00	0.00	0.00
BECKET & LEE LLP	Unsecured	23,934.00	23,934.06	23,934.06	2,344.26	0.00
CITIFINANCIAL	Unsecured	12,870.00	7,970.72	7,970.72	780.70	0.00
COLLECTION PROFESSIONALS	Unsecured	820.00	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	8,455.00	8,454.30	8,454.30	828.07	0.00
HSBC MORTGAGE SERVICES	Secured	NA	NA	NA	0.00	0.00
ILLINOIS DEPT REVENUE	Priority	2,000.00	2,125.36	2,125.36	2,125.36	0.00
ILLINOIS DEPT REVENUE	Unsecured	NA	207.36	207.36	16.64	0.00
INTERNAL REVENUE SERVICE	Unsecured	98,431.41	98,431.41	98,431.41	9,641.01	0.00
INTERNAL REVENUE SERVICE	Unsecured	98,431.41	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Secured	10,050.00	10,050.00	10,050.00	9,727.98	950.54
LASALLE STATE BANK	Secured	3,000.00	3,000.00	3,000.00	3,000.00	211.09
LASALLE STATE BANK	Unsecured	NA	6,387.64	6,387.64	625.65	0.00
NORTH CENTRAL BANK	Unsecured	445.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	4,230.00	4,230.67	4,230.67	399.63	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	9,540.00	10,228.44	10,228.44	1,001.84	0.00
WELLS FARGO FINANCIAL BANK	Unsecured	5,860.00	5,859.78	5,859.78	573.93	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$14,559.78	\$14,559.78	\$1,579.53
All Other Secured	\$10,050.00	\$9,727.98	\$950.54
<b>TOTAL SECURED:</b>	<b>\$24,609.78</b>	<b>\$24,287.76</b>	<b>\$2,530.07</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$2,125.36	\$2,125.36	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$2,125.36</b>	<b>\$2,125.36</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$165,704.38</b>	<b>\$16,211.73</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$5,095.08</u>	
Disbursements to Creditors	<u>\$45,154.92</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$50,250.00</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 04/25/2012

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.